

Europäisches Patentamt  
European Patent Office  
Office européen des brevets



(11)

**EP 0 965 939 A2**

(12)

## EUROPEAN PATENT APPLICATION

(43) Date of publication:  
**22.12.1999 Bulletin 1999/51**

(51) Int Cl.<sup>6</sup>: **G06K 7/00**

(21) Application number: **99304854.5**

(22) Date of filing: **21.06.1999**

(84) Designated Contracting States:  
**AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU  
MC NL PT SE**  
Designated Extension States:  
**AL LT LV MK RO SI**

(30) Priority: **19.06.1998 GB 9813155**  
**14.09.1998 GB 9819935**

(71) Applicant: **NCR INTERNATIONAL INC.**  
**Dayton, Ohio 45479 (US)**

(72) Inventors:  
• **Emmott, Stephen J.**  
**Gatliff Road, London SW1W 8QR (GB)**  
• **Johnson, Graham I.**  
**Tayport, Fife DD6 9AA (GB)**  
• **Woods, Sarah**  
**London SE1 9JL (GB)**

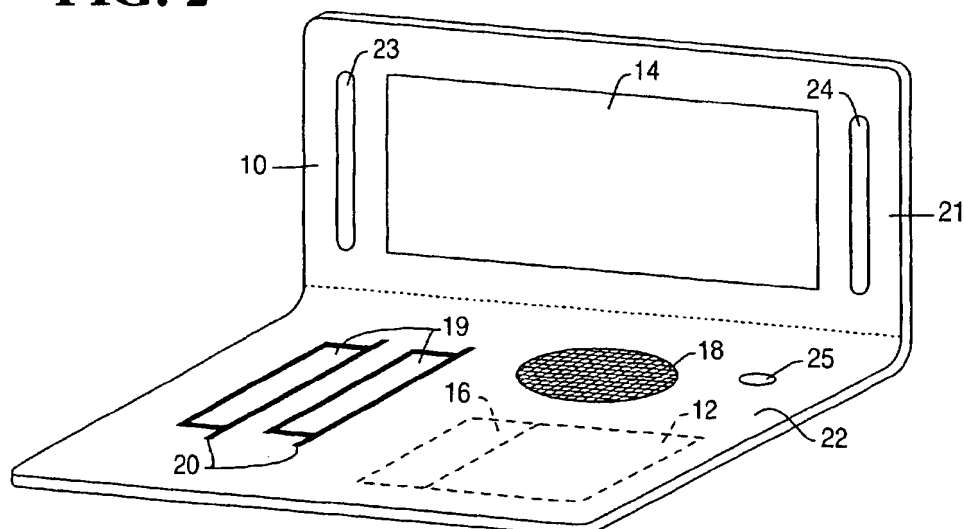
(74) Representative: **Cleary, Fidelma et al**  
**International IP Department**  
**NCR Limited**  
**206 Marylebone Road**  
**London NW1 6LY (GB)**

### (54) **Electronic banking device**

(57) An electronic banking device to be carried on the person of a user comprises a holder (10) which may be flexible so that the holder resembles a wallet or purse. The holder accommodates a number of components enabling the user to make monetary transactions. The components accommodated by the holder include receptacles (20) for smart cards (19), a smart card reader, an interactive display device including a touch screen

(14), a mobile electronic data communications facility, and a transaction processing means (12,16) in data communication with the smart card reader, the display device and the data communications facility. The display device is user operable to communicate financial transaction instructions to the transaction processing means (12) which programmed to respond to the said instructions to effect financial transfers between the smart card reader and the data communications facility.

**FIG. 2**



## Description

**[0001]** The present invention relates to an electronic banking device to be carried on the person of a user. The banking device comprises a holder which accommodates a number of components enabling the user to make monetary transactions.

**[0002]** The wallet or purse is the traditional and familiar means to hold cash and other everyday objects about the person. Other devices such as credit cards, smart cards and tokens have broadened the range of personal financial transactions so that a choice can be made to transact purchases and make other financial transactions either with cash held in the wallet or purse or electronically through retail point-of-sale terminals or automated teller machines. An even wider range of transactions has become commonplace through the advent of telephone banking whereby telephone or personal computer instructions to the relevant institution can be communicated for financial transfers and the purchase of services.

**[0003]** The variety of means to manage money has thus expanded so that the individual user is faced with a mass of different, often technologically complex devices and interfaces for communication and transaction in different contexts such as within the home, on the move or at work. The user is also faced with an increasing diversity of information from advertisers, banks and retailers which may affect the management of financial affairs.

**[0004]** It is an aim of the present invention to provide an electronic banking device, to be carried on the person, which provides the user with the personal means to complete electronic financial transactions through an electronic communications facility without recourse to a plurality of separate technical devices.

**[0005]** From one aspect, the invention consists in a portable device characterised by storage means for storing one or more smart cards and receiver means for receiving radio signals and writing data to a smart card based on the radio signals.

**[0006]** From another aspect, the invention consists in a portable device characterised by one or more pockets for storing one or more smart cards, a reader for receiving a smart card and obtaining data from the card, an input-output display, a processor for presenting messages on the display which indicate transaction options available to a user, and means for transmitting a radio message to a remote party which indicates an option selected by the display; and data derived from a smart card read by the reader.

**[0007]** From yet another aspect, the invention consists in a method of writing data to a data carrier, characterised by the steps of inserting the data carrier into a portable card reader, receiving radio signals and, based on the radio signals, delivering data to the reader for writing to the data carrier.

**[0008]** From still another aspect, the invention con-

sists in method of updating a monetary balance indicated in a data carrier which comprises a semiconductor chip, characterised by the steps of, at a portable terminal, inserting a data carrier into a reader, transmitting by radio, to a network for delivery to a financial institution, a message requesting an increase in said balance, receiving by radio a message from the financial institution which authorizes the increase, producing an encrypted number and, using the reader, writing the encrypted number to the data carrier.

**[0009]** The invention may be embodied in an electronic banking device to be carried on the person of a user, the banking device comprising a holder accommodating a receptacle for at least one smart card, a smart card reader, an interactive display device including a touch screen, a mobile electronic data communications facility, and a transaction processing means in data communication with the smart card reader, the display device and the data communications facility, the display device being user operable to communicate financial transaction instructions to the transaction processing means, and the data transaction processing means being programmed to respond to the said instructions to effect financial transfers between the smart card reader and the data communications facility.

**[0010]** The holder may be in the form of a wallet which is openable to provide access to the smart card reader, the touch screen and the mobile communications facility.

**[0011]** The invention will now be described, by way of example, with reference to the accompanying drawings in which;

Figure 1 represents a wallet, incorporating the present invention, shown in a closed position,

Figure 2 represents the wallet of Figure 1 shown in an open position,

Figure 3 is a block diagram of an electronic network including a network site constituted by the wallet of Figures 1 and 2, and

Figure 4 shows a block circuit diagram of components accommodated within the wallet of Figures 1 and 2.

**[0012]** Referring to Figures 1 and 2 of the accompanying drawings, there is shown a wallet 10 comprising a flexible leather or fabric outer casing 11. The casing is folded over as shown in Figure 1 when not in use so that the wallet can be conveniently carried on the person of the user. The wallet 10 is unfolded as shown in Figure 2 to allow physical access to a number of items accommodated within the wallet. Other functional items, as will be explained, are accommodated within the interior depth of the casing and remain out of sight of the user even when the wallet 10 is unfolded.

**[0013]** Referring to Figure 4, the wallet 10 is represented diagrammatically by an outer, dotted line rectangle. The wallet accommodates a transaction processor

12, incorporating a read-only memory 12a. The transaction processor is connected to a data bus 13. A liquid crystal touch screen display 14, a smart card reader 15, a random access memory 16, an electronic mobile communications facility 17 and a microphone 18 are also connected to the data bus 13.

**[0014]** As seen in Figure 2, the wallet 10 accommodates a number of smart cards 19 which can be placed by the user within storage pockets 20 in the wallet casing. The pockets 20 may number 2 as shown in Figure 2 or any other convenient number greater than 2.

**[0015]** The liquid crystal display 14 is seen in Figure 2 to be mounted on the inner face of the flap 21 of the wallet to be visible to the user. The microphone 18 is mounted in the flap 22 of the wallet to be accessible to the voice of the user. The processor 12 and the smart card reader 15, the memory 16 and the communications facility 17 are all disposed within the interior depth of the wallet casing. The transaction processor 12 and memory 16 are shown diagrammatically by dotted lines in Figure 2 as disposed interiorly of the flap 22 of the wallet 10. The card reader 15 is disposed behind the display 14 in the flap 21 of the wallet but has a card receiving slot 23 which is positioned alongside the screen 14. The slot 23 is provided in the smart card reader to receive one of the smart cards 19 taken from its storage pocket 20.

**[0016]** The communications facility 17 is also disposed within the flap 21 of the wallet behind the display screen 14. An extensible aerial 24 forming part of the communications facility 17 is however arranged for access by the user. A user recognition device 25 is provided to control the powering on of the components shown in Figure 4.

**[0017]** In Figure 3, the wallet 10 is shown in operation as one site of an electronic communications network. Other sites include a banking building 26 including an automatic teller machine 27 and a building 28 including a personal computer 29. The communications network is shown diagrammatically to include a satellite 30 which provides a link to satellite dishes 31 provided on the buildings 26 and 28. It will be understood by those skilled in the art of electronic communications that the network is capable of transmitting data to be relayed over the public switched networks with additional links to the internet for e-mail communications.

**[0018]** In operation, a user can open the wallet 10 to gain access to the user recognition device 25. The recognition device is a biometrics device which operates by reference to an image of the iris of the authorized user. The authorized image is stored by the transaction processor. When an attempt is made to use the wallet, a comparison is made between the stored image and the iris of the user attempting to use the wallet. If there is a match between the iris of the user and the stored image, the transaction processor 12 is enabled and a message informing the user of this is displayed on the display screen 14. If there is no match, the transaction

processor 12 is shut down.

**[0019]** It will be apparent to those skilled in the art that the biometrics recognition device 25 may take a form other than an iris recognition device. One such alternative form is a biometrics recognition device in which recognition is made of the fingerprint of the authorized user.

**[0020]** Upon recognition of the user, the transaction processor 12 is programmed by means of programs stored in the ROM 12a to display to the user a menu of options on the screen 14. The options enable mobile electronic banking and communication, electronic commerce, and computing operations as will be explained.

**[0021]** In a first option, the user may select a banking operation which involves the use of one of the smart cards 19 selected from its storage pocket 20. The user is instructed through the display 14 to insert the smart card 19 into the slot 23 of the smart card reader 15. The smart card reader 15 communicates via the data bus 13 with the transaction processor 12 to signal the insertion of the chosen smart card 19 and to transfer data from the smart card to the RAM 16 under the control of the transaction processor 12. The data in the RAM 16 includes encrypted information which is accessed by the transaction processor 12 and subject to decryption by means of a decryption program stored in the ROM 12a. The decrypted information may include financial information such as the balance of currency stored in the smart card. The financial information is displayed to the user on the screen 14 so that the user may be informed of the balance stored on the smart card.

**[0022]** In the event that the user chooses to increase the balance of currency stored on the smart card 19, the user may opt to select this option from the display on the screen 14. The option is selected by touching the screen at the location where that option is displayed. The selection of the option is communicated via the data bus 13 to the transaction processor 12 which is programmed to send data to activate the mobile communications facility 17. The communications facility 17 is activated to communicate an encrypted message over the network illustrated in Figure 3. The message may be addressed, for example to an ATM 27, to dispense currency of a value selected from the touch screen by the user. The ATM 27 dispenses the requested currency value by sending a return encrypted message to the facility 17 for entry into the RAM 16 under the control of the transaction processor 12. The value of any dispensed currency is deducted by the ATM 27 from the balance of an account held by the user of the wallet 10. The dispensed currency is communicated from the RAM 16 to the smart card reader 15 via the data bus 13 to be entered into the smart card 19.

**[0023]** From the above explanation, it will be seen that the wallet 10 can be used as a digital wallet in which the currency value stored in one or more of the smart cards 19 can be increased because the display device 14 is user operable to communicate financial transaction instructions to the transaction processing means 12, and

the data transaction processing means 12 is programmed to respond to the user instructions to effect financial transfers between the smart card reader 15 and the data communications facility 17.

[0024] The cash stored electronically in the smart cards 19 can be used to make purchases electronically. In this case, the user may choose an option from the touch screen 14 to make a purchase using the card 19 entered into the card reader 15. The display screen 14 communicates this option to the transaction processor 12 which thereupon instructs the user to enter the data relevant to the purchase. The purchase is communicated electronically by way of the communications facility 17 over the network to the retailer or service provider from whom the purchase is being made. A return message from the retailer or service provider acknowledging the purchase is entered into the RAM 16 and the transaction processor 12 responds to this return message by sending data via the bus 13 to the smart card reader 15 to deduct the purchase amount from the smart card 19 in the reader 15.

[0025] It will be apparent that the number of devices that are connected to the data bus 13 may be increased beyond those described and illustrated in the accompanying Figures. For example, the wallet 10 may have more than one smart card reader so as to provide a wider facility to effect financial transactions. Such transactions may include transfers from one smart card reader to another so as to manipulate the transfer of cash from one card to another.

[0026] The microphone 18 is provided to widen the communication capability of the wallet 10. The microphone incorporates an analog to digital conversion circuit so as to enable digital information representing speech to pass via the data bus 13 to the transaction processor 12. The transaction processor 12 has a speech recognition program capable of converting the microphone input into a text output for display on the screen 14 and for communication to the communications facility 17. The user may select an option from the screen 14 to compose a message to be sent via the communications facility 17. The message may, for example consist of a paging message or may be an e-mail message. The selection of the message option through the touch screen 14 is communicated to the transaction processor 12 via the data bus 13. In response the transaction processor requests the user, via the screen 14, to enter the message through the microphone 18. The transaction processor 12 receives the digital form of the message via the data bus 13 and is programmed to store the message in the RAM 16. The transaction processor converts the digital data in the RAM 16 to text data which is supplied by way of the bus 13 to be displayed on the screen 14. The user is requested to confirm or cancel the displayed message. If the message is confirmed, the transaction processor 12 controls the communication facility 17 to receive the text data from the bus 13 and to transmit the message over the appropriate

mobile communications network.

[0027] The messages transmitted from the wallet may be to request information from information servers, which information is to be displayed on the screen 14 or to be downloaded onto a smart card 19. The downloaded information may, for example, be of sporting results, financial share information, music or any other material which can conveniently be transmitted and received for storage in a smart card. Intelligent agent programs may be stored by the transaction processor 12 or accessed by a request message transmitted from the wallet 10 by the user. Such intelligent agent programs may be used to search for material to be transmitted back to the wallet or may be used to filter material which is transmitted back to the wallet.

[0028] What has been described is a banking device which can conveniently be carried by the user and can be formed in the same manner as the already familiar wallet. Alternatively the device could be shaped to resemble a purse. The device is capable of stylistic versatility to make it an attractive fashion accessory whilst offering the user a comprehensive money management facility which includes the management of electronic financial transactions. It will be apparent that in the form of a wallet or purse, the device may be provided with storage for currency in the form of notes or coins.

#### Claims

1. A portable device (10) characterised by storage means (20) for storing one or more smart cards (19) and receiver means (15,17) for receiving radio signals and writing data to a smart card (19) based on the radio signals.
2. A portable device according to claim 1, characterised in that the receiver means includes a card reader (15) for connecting to a smart card.
3. A portable device according to claim 1 or 2, characterised in that the storage means (20) is effective to store one or more tokens.
4. A portable device according to claim 1, 2 or 3, characterised in that the receiver means includes a reader for connecting to a token.
5. A portable device according to claim 1, 2, 3 or 4, characterised in that the data is in encrypted form and represents a monetary amount.
6. A portable device characterised by one or more pockets (20) for storing one or more smart cards (19), a reader (15) for receiving a smart card (19) and obtaining data from the card, an input-output display (14), a processor (12) for presenting messages on the display which indicate transaction op-

tions available to a user, and means (12) for transmitting a radio message to a remote party which indicates an option selected by the display; and data derived from a smart card read by the reader.

5

7. A portable device according to claim 6, characterised in that at least one smart card comprises a token

8. A method of writing data to a data carrier (19), characterised by the steps of inserting the data carrier into a portable card reader (15), receiving radio signals and, based on the radio signals, delivering data to the reader for writing to the data carrier.

10  
15

9. Method according to claim 8, characterised in that all apparatus performing the steps recited are contained within a portable wallet (10).

10. Method of updating a monetary balance indicated in a data carrier (19) which comprises a semiconductor chip, characterised by the steps of, at a portable terminal, inserting a data carrier (19) into a reader (15), transmitting by radio, to a network for delivery to a financial institution, a message requesting an increase in said balance, receiving by radio a message from the financial institution which authorizes the increase, producing an encrypted number and, using the reader, writing the encrypted number to the data carrier.

20  
25  
30

11. Method according to claim 10, characterised by the steps of performing biometric verification upon an operator of the portable terminal (10), and blocking the updating if the verification fails.

35

12. Method according to claim 8, 9, 10 or 11, characterised in that the data carrier comprises a smart card (19) or token.

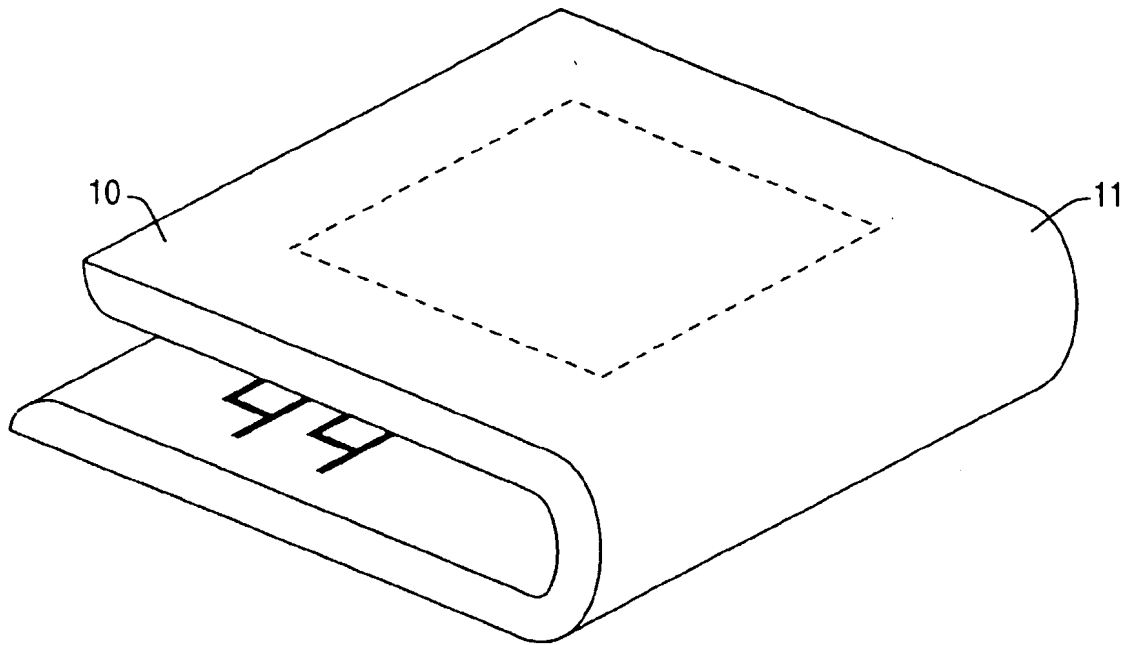
40

45

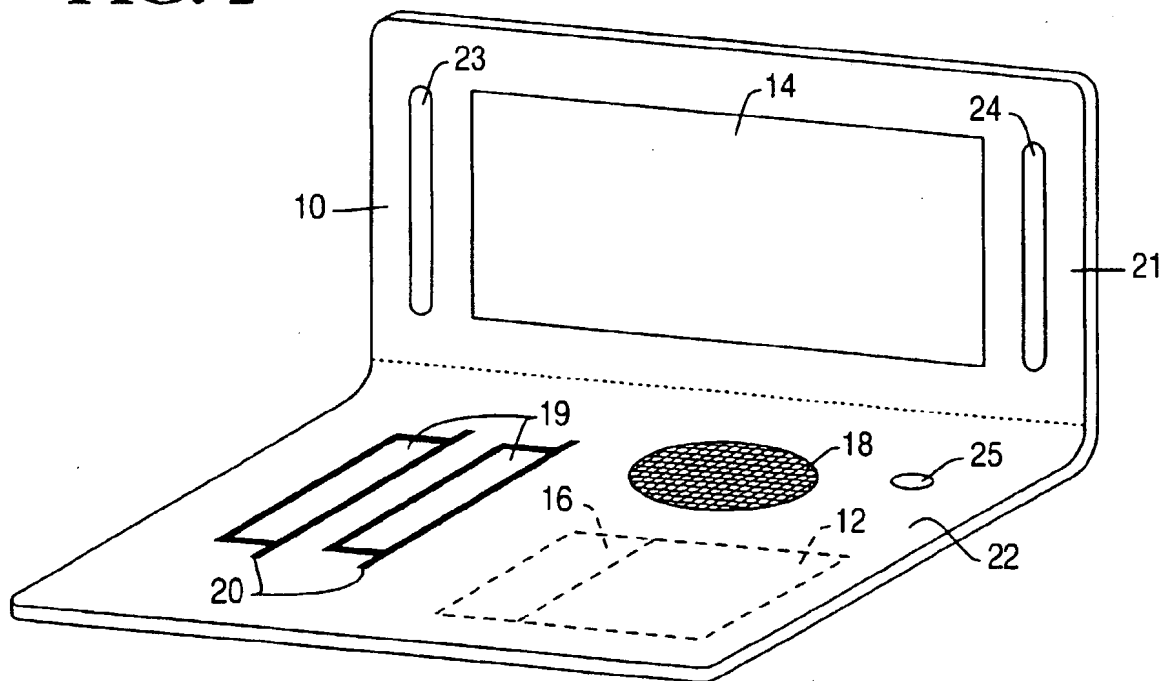
50

55

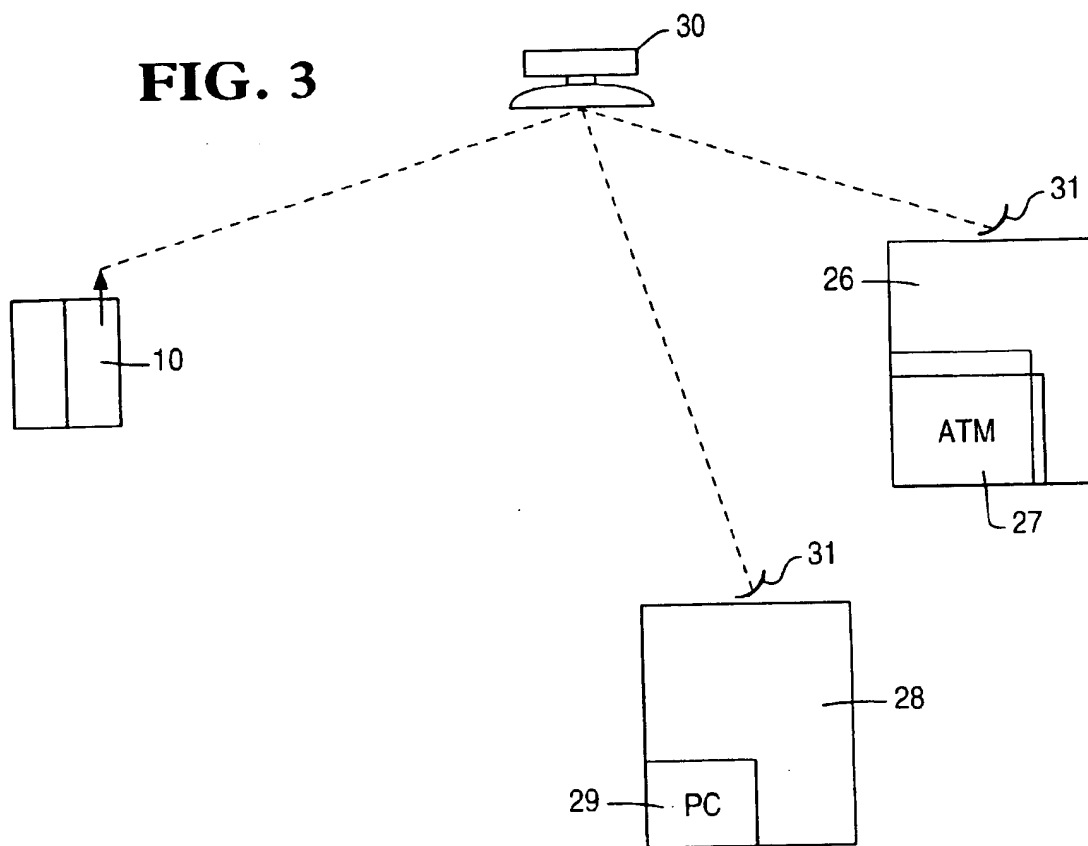
**FIG. 1**



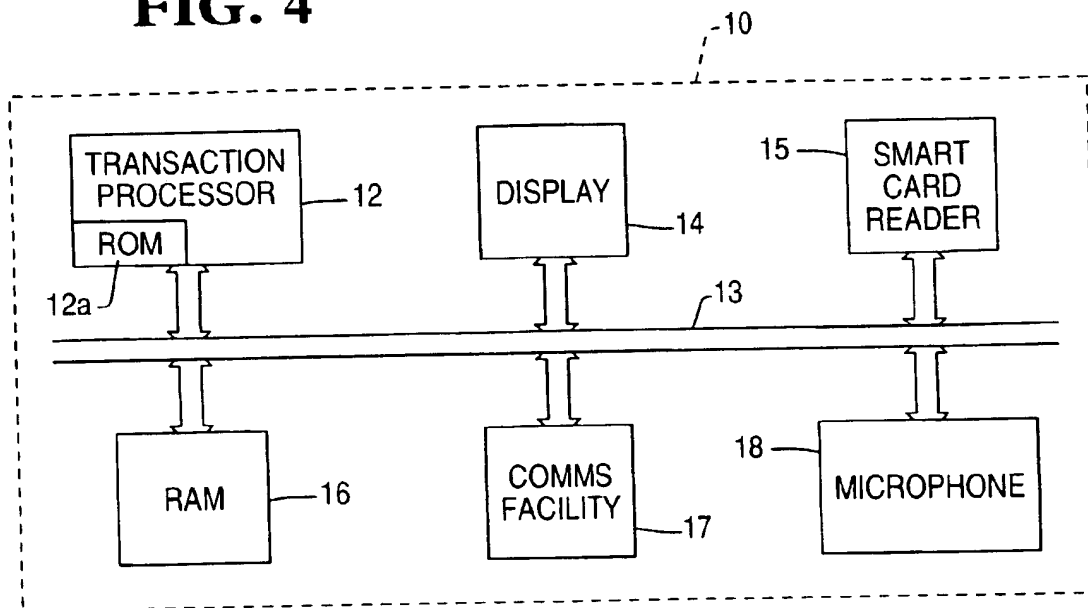
**FIG. 2**



**FIG. 3**

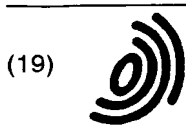


**FIG. 4**



**THIS PAGE BLANK (USPTO)**





Europäisches Patentamt  
European Patent Office  
Office européen des brevets



(11) **EP 0 965 939 A3**

(12) **EUROPEAN PATENT APPLICATION**

(88) Date of publication A3:  
13.08.2003 Bulletin 2003/33

(51) Int Cl.7: **G06K 7/00**, G07F 7/10,  
G07F 7/00

(43) Date of publication A2:  
22.12.1999 Bulletin 1999/51

(21) Application number: **99304854.5**

(22) Date of filing: **21.06.1999**

(84) Designated Contracting States:  
**AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU**  
**MC NL PT SE**  
Designated Extension States:  
**AL LT LV MK RO SI**

(30) Priority: **19.06.1998 GB 9813155**  
**14.09.1998 GB 9819935**

(71) Applicant: **NCR INTERNATIONAL INC.**  
**Dayton, Ohio 45479 (US)**

(72) Inventors:  
• **Emmott, Stephen, J.**  
**London SE1 9JL (GB)**  
• **Johnson, Graham I.**  
**Tayport, Fife DD6 9AA (GB)**  
• **Woods, Sarah**  
**London SW1W 8QR (GB)**

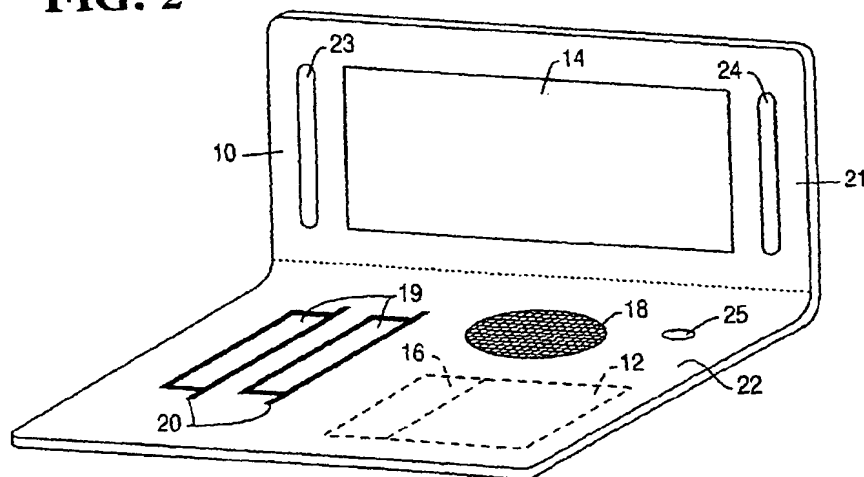
(74) Representative: **Cleary, Fidelma et al**  
**International IP Department**  
**NCR Limited**  
**206 Marylebone Road**  
**London NW1 6LY (GB)**

(54) **Electronic banking device**

(57) An electronic banking device to be carried on the person of a user comprises a holder (10) which may be flexible so that the holder resembles a wallet or purse. The holder accommodates a number of components enabling the user to make monetary transactions. The components accommodated by the holder include receptacles (20) for smart cards (19), a smart card reader, an interactive display device including a touch screen

(14), a mobile electronic data communications facility, and a transaction processing means (12,16) in data communication with the smart card reader, the display device and the data communications facility. The display device is user operable to communicate financial transaction instructions to the transaction processing means (12) which programmed to respond to the said instructions to effect financial transfers between the smart card reader and the data communications facility.

**FIG. 2**





European Patent  
Office

# EUROPEAN SEARCH REPORT

Application Number  
EP 99 30 4854

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.Cl.6)
X	EP 0 825 546 A (MOTOROLA INC) 25 February 1998 (1998-02-25) * column 1, line 10 - line 43 * * column 2, line 5 - line 31 * * column 3, line 1 - column 5, line 9 * * column 10, line 12 - line 58 * * figures 11,12 *	1-12	G06K7/00 G07F7/10 G07F7/00
X	US 5 748 737 A (DAGGAR ROBERT N) 5 May 1998 (1998-05-05) * column 1, line 5 - column 2, line 23 * * column 7, line 34 - line 41 * * column 8, line 21 - line 60 * * column 10, line 38 - line 64 * * column 11, line 22 - column 12, line 58 * * column 13, line 13 - line 26 * * column 18, line 62 - column 19, line 15 * * claims 1,4-7,10 * * figures 1,2A *	1-10,12	
X	WO 96 32700 A (AU SYSTEM ; JONSTROEMER ULF (SE)) 17 October 1996 (1996-10-17) * page 1, line 1 - line 10 * * page 2, line 10 - page 3, line 26 * * page 7, line 28 - page 9, line 5 * * page 9, line 32 - page 10, line 7 * * page 11, line 33 - page 12, line 34 * * claims 1,4 *	1-10,12	G07F G06K
The present search report has been drawn up for all claims			
Place of search <b>THE HAGUE</b>		Date of completion of the search <b>13 June 2003</b>	Examiner <b>Breugelmans, J</b>
<p><b>CATEGORY OF CITED DOCUMENTS</b></p> <p>X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document</p> <p>T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons &amp; : member of the same patent family, corresponding document</p>			

EPO FORM 1503 03 82 (P04/2001)



European Patent  
Office

# EUROPEAN SEARCH REPORT

Application Number  
EP 99 30 4854

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.Cl.6)
X	US 5 221 838 A (FINKELSTEIN LOUIS D ET AL) 22 June 1993 (1993-06-22) * column 3, line 46 - line 68 * * column 5, line 44 - column 6, line 54 * * column 7, line 13 - line 53 * * column 8, line 19 - line 64 * * column 12, line 64 - column 13, line 50 * * column 17, line 7 - line 38 * * claims 16,36 * * figures 2A,2B *	1-9,12	TECHNICAL FIELDS SEARCHED (Int.Cl.6)
A	EP 0 831 412 A (DAINIPPON PRINTING CO LTD) 25 March 1998 (1998-03-25) * column 1, line 51 - column 2, line 13 * * column 4, line 26 - column 5, line 7 * * column 6, line 6 - column 8, line 15 * * column 9, line 26 - line 44 * * figures 2,4,6 * * column 8, line 7 *	1-10,12	
A	WO 97 41499 A (MARTINEZ JERRY R) 6 November 1997 (1997-11-06) * page 1, line 1 - page 2, line 2 * * page 18, line 30 - page 19, line 15 * * figures 1,2 *	1-12	
A	WO 98 12674 A (WAVE HOLDINGS LTD ;FIELD JOHN DESMOND (CN); WHITE MARTIN DAVID (GB)) 26 March 1998 (1998-03-26) * page 23, line 446 - page 25, line 499 *	1-12	
The present search report has been drawn up for all claims			
Place of search THE HAGUE		Date of completion of the search 13 June 2003	Examiner: Breugelmans, J
<p>CATEGORY OF CITED DOCUMENTS</p> <p>X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document</p> <p>T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons &amp; : member of the same patent family, corresponding document</p>			

EPO FORM 1503 03 82 (P04C01)

**ANNEX TO THE EUROPEAN SEARCH REPORT  
ON EUROPEAN PATENT APPLICATION NO.**

EP 99 30 4854

This annex lists the patent family members relating to the patent documents cited in the above-mentioned European search report. The members are as contained in the European Patent Office EDP file on  
The European Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

13-06-2003

Patent document cited in search report		Publication date	Patent family member(s)		Publication date
EP 0825546	A	25-02-1998	US	5770849 A	23-06-1998
			CN	1176439 A	18-03-1998
			EP	0825546 A2	25-02-1998
			JP	10187904 A	21-07-1998
-----					
US 5748737	A	05-05-1998	NONE		
-----					
WO 9632700	A	17-10-1996	SE	506506 C2	22-12-1997
			EP	0958556 A1	24-11-1999
			NO	974626 A	13-10-1997
			SE	9501347 A	12-10-1996
			WO	9632700 A1	17-10-1996
			US	6142369 A	07-11-2000
-----					
US 5221838	A	22-06-1993	AT	188562 T	15-01-2000
			CA	2096730 A1	25-06-1992
			DE	69131897 D1	10-02-2000
			DE	69131897 T2	26-10-2000
			DK	564469 T3	19-06-2000
			EP	0564469 A1	13-10-1993
			EP	0940760 A1	08-09-1999
			ES	2141092 T3	16-03-2000
			GR	3032864 T3	31-07-2000
			JP	3010069 B2	14-02-2000
			JP	6501329 T	10-02-1994
			KR	9707003 B1	01-05-1997
			WO	9211598 A1	09-07-1992
-----					
EP 0831412	A	25-03-1998	JP	10149414 A	02-06-1998
			EP	0831412 A2	25-03-1998
			US	6128604 A	03-10-2000
-----					
WO 9741499	A	06-11-1997	AU	2802797 A	19-11-1997
			WO	9741499 A2	06-11-1997
-----					
WO 9812674	A	26-03-1998	AU	728907 B2	18-01-2001
			AU	4311397 A	14-04-1998
			BR	9711514 A	18-01-2000
			CN	1238055 A	08-12-1999
			EP	0934576 A2	11-08-1999
			GB	2317484 A ,B	25-03-1998
			WO	9812674 A2	26-03-1998
			HK	1006924 A1	25-05-2001
			JP	2001500652 T	16-01-2001
			TW	403883 B	01-09-2000
-----					

EPO FORM P0459

For more details about this annex : see Official Journal of the European Patent Office, No. 12/82